

LRDR Header Record					LRECL—335
Position from	Position to	Field Length	Field Format	Name	Description Field Content
1	20	20	Character	Filler	Filler
21	21	1	Numeric	Record Type	Indicator used to identify the header record. Value must be “1” (one).
22	29	8	Numeric	Organization ID Number	The eight-digit ED OPE code used to identify the school receiving the LRDR.
30	143	114	Character	Filler	Filler
144	203	60	Character	Organization Name	School’s name.
204	253	50	Character	Address	School’s address.
254	273	20	Character	City	School’s city.
274	275	2	Character	State	School’s state.
276	295	20	Character	Country	School’s country.
296	304	9	Numeric	Zip Code	School’s Zip Code.
305	312	8	Date	Request Date	Identifies the request date of the LRDR report; format is CCYYMMDD.
313	320	8	Date	Rate Calculation Date	Identifies the date the rate was calculated; format is CCYYMMDD.
321	324	4	Date	Cohort Year	Identifies the cohort period associated with the report; format is CCYY.
325	331	7	Character	Title IV Program	Identifies the program type of loans included in the Loan Record Detail Report.
332	334	3	Character	Filler	Filler
335	335	1	Numeric	Filler	Filler

LRDR Detail Record					LRECL—335
Position from	Position to	Field Length	Field Format	Name	Description Field Content
1	20	20	Character	Filler	Filler
21	21	1	Character	Record Type	Indicator used to identify the detail record. Value must be “2” (two).
22	29	8	Character	School Code	An eight-digit ED Office of Postsecondary Education (OPE) code used to identify the school submitting the LRDR request.
30	37	8	Character	Filler	Filler
38	46	9	Character	SSN	Title IV recipient’s or beneficiary’s Social Security Number.
47	47	1	Character	Default Rate Usage Code	Identifies how the loan is counted in the school’s cohort default rate calculation.
48	65	18	Character	Filler	Filler
66	100	35	Character	Current Last Name	Title IV recipient’s or beneficiary’s current last name.
101	112	12	Character	Current First Name	Title IV recipient’s or beneficiary’s current first name.
113	113	1	Character	Student Middle Initial	Title IV recipient’s or beneficiary’s middle initial.
114	121	8	Numeric	Student Date of Birth	Title IV recipient’s or beneficiary’s date of birth.
122	129	8	Character	Original School Code	ED OPE code for school that certified/originated the loan for the borrower.
130	137	8	Numeric	Begin Class Date	The date classes were scheduled to begin for the loan period covered by the loan.
138	145	8	Numeric	End Class Date	The date classes were scheduled to end for the loan period covered by the loan.
146	146	1	Character	Academic Level	Student’s academic or grade level in school at the beginning of the specific period covered by the loan.
147	152	6	Character	Original Lender/Service Code	Code for entity that provided the loan to the student; identifies the originating holder of the loan.
153	156	4	Character	Filler	Filler
157	162	6	Character	Current Lender/Service Code	Current lender code.

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Position from	Position to	Field Length	Field Format	Name	Description Field Content
163	166	4	Character	Current Lender/Service Branch	Current lender branch.
167	168	2	Character	Loan Type	The type of loan.
169	170	2	Character	Loan Status Code	The status of the borrower's loan.
171	178	8	Numeric	Loan Status Code Date	Effective date of the loan status code.
179	186	8	Numeric	Repay Date	Date loan entered repayment.
187	192	6	Numeric	Amount	Full amount of the loan.
193	195	3	Character	Code for Guarantor/Service	Entity that guaranties the loan on behalf of the Department or entity that the Department contracts with to service Direct Loans. The code for DL Service is 101.
196	203	8	Numeric	Guaranty Loan Date	Date that the guaranty agency insured an FFEL Program loan or the first date of disbursement for a Direct Loan Program.
204	211	8	Numeric	Default NegAm Date	Date that a default claim was paid on an FFEL Program loan or the day of default, for cohort default rate purposes, for Direct Loan Program loans or the day certain Direct Loan Program loans are considered in default, for cohort default rate purposes, if the loan has been in an income contingent repayment plan with payments of less than \$15 per month that resulted in negative amortization for a certain period of time.
212	213	2	Character	Claim Reason Code	Identifies the reason a claim was paid on an FFEL Program loan or if a Direct Loan Program has defaulted or, for some Direct Loan Program loans, if the loan entered into an income contingent repayment plan that resulted in negative amortization.
214	234	21	Character	Filler	Filler
235	235	1	Character	Enrollment Code	Student's enrollment status at the time the cohort default rate was calculated.
236	243	8	Numeric	Enrollment Code	Effective date of the Enrollment Status Code. If no data is available,

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Position from	Position to	Field Length	Field Format	Name	Description Field Content
				Date	the guaranty agency or Direct Loan servicer may use 01/01/1900.
244	244	1	Character	Program Type	Identifies loan program type “F” (FFEL) or “D” (Direct Loan).
245	249	5	Character	Filler	Filler
250	255	6	Numeric	Claim Amount	The claim amount.
256	261	6	Numeric	Outstanding Principal Balance	The original dollar amount of the loan.
262	263	2	Character	Usage Two	Identifies how the loan is counted in each individual loan program (i.e., the FFEL Program and/or the Direct Loan Program).
264	320	57	Character	Filler	Filler
321	324	4	Character	Cohort Year	Identifies the cohort year; format is CCYY.
325	335	11	Character	Filler	Filler

LRDR Trailer Record					LRECL—335
Position from	Position to	Field Length	Field Format	Name	Description Field Content
1	20	20	Character	Filler	Filler
21	21	1	Character	Record Type	Indicator used to identify the trailer record. Value must be “3” (three).
22	29	8	Character	School Code	An eight-digit ED OPE code used to identify the school receiving the LRDR.
30	31	2	Character	Filler	Filler
32	39	8	Numeric	Actual Numerator Count	The total number of unduplicated borrowers reported in the numerator of the cohort default rate. The report count for the numerator represents the unduplicated report with a “B” in the usage code 1 field.
40	47	8	Numeric	Actual Denominator Count	The total number of unduplicated borrowers reported in the denominator of the cohort default rate. The report count for the denominator represents the unduplicated borrower listed on the Loan Record Detail Report with a “D” or “B” in the usage code 1 field.
48	55	8	Numeric	Report Count	Identifies the unduplicated number of borrowers included in the numerator of the cohort default rate calculation.
56	63	8	Numeric	Report Count	Identifies the unduplicated number of borrowers included in the denominator of the cohort default rate calculation.
64	71	8	Numeric	IC	Identifies the number of borrowers meeting income contingency repayment conditions on the Loan Record Detail Report.
72	79	8	Numeric	Individual Program Tally	The total number of unduplicated borrowers counted in the numerator of the FFEL Program.
80	87	8	Numeric	Individual Program Tally	The total number of unduplicated borrowers counted in the denominator of the FFEL Program.
88	95	8	Numeric	Individual Program Tally	The total number of unduplicated borrowers counted in the numerator of the Direct Loan Program.
96	103	8	Numeric	Individual Program Tally	The total number of unduplicated borrowers counted in the denominator of the Direct Loan

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Position from	Position to	Field Length	Field Format	Name	Description Field Content
					Program.
104	135	32	Numeric	Filler	Filler
136	136	1	Character	Appealed Rate Flag	Identifies if the cohort default rate has been revised due to an appeal.
137	146	10	Numeric	Dual Total Dollars in Default	Total dollars in default. The FFEL Program and Direct Loan Program entries within this field indicate the total dollar volume of defaulted loans included in the cohort default rate calculation.
147	156	10	Numeric	Dual Total Dollars in Repayment	Total dollars in repayment. The FFEL Program and Direct Loan Program entries within this field indicate the total dollar volume for loans that have entered into repayment during the cohort period in question.
157	166	10	Numeric	FFEL Total Dollars in Default	Dollars in default on FFEL Program.
167	176	10	Numeric	FFEL Total Dollars in Repayment	Dollars in repayment on FFEL Program.
177	186	10	Numeric	Direct Total Dollars in Default	Dollars in default on Direct Loan Program.
187	196	10	Numeric	Direct Total Dollars in Repayment	Dollars in repayment on Direct Loan Program.
197	206	10	Numeric	Total Insurance Claim Payments	Identifies the total dollar amount for insurance claim payments.
207	320	114	Character	Filler	Filler
321	324	4	Date	Trailer Sort Cohort Year	Identifies the cohort year; format is CCYY.
325	335	11	Character	Filler	Filler

File Layout Codes

Usage Code 1—Cohort Default Rate Usage	
Code	Description
D	Denominator only
B	Both Numerator and Denominator
N	Not Used
E	Eligible, but not counted

Usage Code 2—FFEL Program and/or Direct Loan Program Usage	
Code	Description
FD	FFEL Program Denominator only
FB	FFEL Program Numerator and Denominator
DD	Direct Loan Program Denominator only
DB	Direct Loan Program Numerator and Denominator
IC	Direct Loan Program NegAm/ICR Numerator and Denominator
N	Not Used (FFEL Program and/or Direct Loan Program)
E	Eligible, but not counted (FFEL Program and/or Direct Loan Program)

For additional information refer to the Department's *Cohort Default Rate Guide*.

Loan Type Codes	
Code	Description
CL	FFEL Consolidated Loan
D1	Direct Loan Subsidized Stafford Loan
D2	Direct Loan Unsubsidized Stafford Loan
D4	Direct Loan PLUS Loan
D5	Direct Loan Consolidated Unsubsidized Stafford Loan
D6	Direct Loan Consolidated Subsidized Stafford Loan
D7	Direct Loan Consolidated PLUS Loan
PL	FFEL PLUS Loan
SF	FFEL Subsidized Stafford Loan
SL	FFEL Supplemental Loans for Students Loan
SU	FFEL Unsubsidized Stafford Loan

Loan Status Codes	
Code	Description
AE	Assigned to the U.S. Department of Education
BC	Bankruptcy Claim, Discharged
BK	Bankruptcy Claim, Active
CA	Cancelled
DA	Deferred
DB	Defaulted, then Bankrupt, Active, Chapter 13
DC	Defaulted, Compromise
DD	Defaulted, then Died
DE	Death
DI	Disability
DK	Defaulted, then Bankrupt, Discharged, Chapter 13
DL	Defaulted, in Litigation
DO	Defaulted, then Bankrupt, Active, Other
DP	Defaulted, Paid-In-Full
DS	Defaulted, then Disabled

Loan Status Codes	
Code	Description
DT	Defaulted, Collection Terminated
DU	Defaulted, Unresolved
DW	Defaulted, Write-Off
DX	Defaulted, Six Consecutive Payments
FB	Forbearance
ID	In School or Grace Period
OD	Defaulted, then Bankrupt, Discharged, Other
PC	Paid-In-Full through Consolidation Loan
PF	Paid-In-Full
RF	Refinanced
RP	In Repayment
UI	Uninsured

Claim Reason Codes	
Code	Status
BC	FFEL Bankruptcy, Chapter 13
BO	FFEL Bankruptcy, Other
CS	FFEL Closed School
DE	FFEL Death
DF	FFEL Default
DI	FFEL Disability
EX	FFEL Exempt
FC	FFEL False Certification
IN	Direct Loan, Income Contingent Negative Amortization for non-degree granting proprietary schools
IX	Direct Loan, Defaulted Loan

Academic Levels	
Code	Description
1	Freshman/First Year
2	Sophomore/Second Year
3	Junior/Third Year
4	Senior/Fourth Year
5	Fifth Year/Other
A	First Year Graduate/Professional
B	Second Year Graduate/Professional
C	Third Year Graduate/Professional
D	Beyond Third Year Graduate/Professional
G	Graduate/Professional
N	Not Available

Enrollment Status Codes	
Code	Description
A	Approved leave of absence
D	Deceased
F	Full time
G	Graduated
H	Half time or more, but less than full time
L	Less than half time
N	Not available
W	Withdrawn
X	Never attended
Z	No record found